

EXHIBIT

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Treasury Financial Manual

Chapter 6000

FOREIGN CHECKS AND CURRENCY DRAWN ON FOREIGN BANKS

This Treasury Financial Manual (TFM) chapter provides instructions for Federal agencies to deposit foreign checks and currency drawn on foreign banks.

Section 6010—Authority

31 U.S.C. 321, 3301, 3302; 12 U.S.C. 90, 265

Section 6015—Definitions

The following terms are defined for the purposes of this TFM chapter.

Adjustment, Correction, or Rescission (ACR) Request Form—A Check Capture or Deposit Reporting form for OTCnet which initiates ACR actions performed through the Collections Information Repository (CIR) by the OTCnet Customer Support area for Over the Counter (OTC) deposits. An authorized individual from Federal agencies or financial institutions submits the ACR request form via email to the OTCnet Support Center.

Agency or Federal Agency—A department, agency, or sub agency in the executive, judicial, or legislative branch of the Federal Government, including wholly owned Government corporations.

Agency Depositor or Federal Agency Depositor—A person authorized to make deposits on behalf of the Federal agency.

Agency Location Code (ALC)—A numeric symbol used to identify the Federal agency accounting and/or reporting office.

Financial Agent—A financial institution authorized to accept Treasury's General Account (TGA) deposits.

Foreign Check—A check, money order, or bank draft drawn on a foreign bank (i.e., foreign checks in foreign currency; foreign checks in U.S. dollars; foreign money orders; foreign bank drafts; Canadian checks in U.S. dollars [USD]; or Canadian checks in Canadian dollars).

Foreign Currency—Non-U.S. currency (i.e., foreign coins and bank notes).

Over the Counter Channel Application (OTCnet)—A web-based application that integrates check capture and deposit reporting functionalities in one system. OTCnet enables Federal agencies who receive OTC collections for cash and checks to prepare an electronic deposit ticket or convert the checks to electronic instruments for settlement.

OTCnet Deposit Ticket—An OTCnet-generated report that is presented to a financial agent, along with the TGA deposits by an agency depositor.

Provisional Credit—A status granted to deposits when they are received but before the check has finally settled or cleared the bank on which it was drawn.

Routing Transit Number (RTN)—A consecutive nine-digit numerical code used to identify the TGA bank.

Section 6020—General Information

Federal agencies should require payment in U.S. dollars whenever possible, especially with checks or money orders.

All foreign collection services for TGA deposits will be processed by one or more financial agents. The financial agent for foreign check processing will initially accept and process all foreign checks (see List of Currencies, subsection 6065.10) from Federal agencies, regardless of USD equivalent value.

The financial agent for foreign currency processing will purchase foreign banknotes (including coins) of various countries from Federal agencies. The financial agent will publish the exchange rates for all traded foreign currencies (see List of Currencies, subsection 6065.30).

Section 6025—Determine Whether the Check is a Foreign or Domestic Item

The Federal agency depositor must determine whether the deposit item is a foreign check or a domestic check prior to creating a deposit in OTCnet.

6025.10—Foreign Check

All of the following attributes appear on a foreign check:

- A foreign bank drawee name;
- The address of a foreign bank drawee located outside the U.S.; and
- A non-consecutive nine digit routing transit number.

6025.20—Domestic Check

The following attribute(s) appear on a domestic check:

- A U.S. bank drawee name; and/or

- A consecutive nine digit routing transit number.

6025.30—Ineligible Check Items

The following items are ineligible for processing as a domestic or foreign check:

- Checks with dates missing and/or incomplete information
- Checks previously dishonored and so marked on the face of the item
- Checks post-dated or stale-dated (i.e., six months or greater)
- Traveler checks
- Stop payment on checks
- Checks written on closed accounts
- Fraudulent/counterfeit checks

Section 6030—Record of Checks

The agency depositor must keep a description of each check to permit duplication in the event a check becomes lost, destroyed, or mutilated. If such records are adequate and support duplication of the original check data (e.g., photocopy or digital images), additional record maintenance is unnecessary.

At minimum, the maintenance record must include the following information:

- Currency amount
- Currency type
- Bank drawee name
- Bank drawee address
- Drawer/Check writer name
- Date on check
- Check number, if applicable

Section 6035—Check Endorsement

Checks drawn on foreign banks and branches of U.S. banks, whether payable in U.S. dollars or foreign currency, must be endorsed by the Federal agency.

The endorsement must include, at minimum, the following information for checks deposited to a Treasury's General Account:

- ALC
- The words "For Credit to the U.S. Treasury"

Section 6040—Deposit Foreign Checks Payable in Foreign Currency

6040.10—Foreign Checks Listed

Checks that are drawn on foreign banks, payable in foreign currency, and listed on the tradable currency list (Section 6065), or listed in OTCnet's currency code drop down box, will be processed in OTCnet as foreign check items. These

items will be treated as cash letter items. Cash letter items are immediately cleared and are granted provisional credit within two business days following the day the financial agent receives the check.

A separate deposit must be created for each type of foreign currency.

The agency depositor will:

1. Log into OTCnet Deposit Processing
2. Create a deposit for a foreign check item
3. Select the appropriate currency code (under Foreign Currency Information)
4. Enter the foreign currency amount (under Foreign Currency Information)
5. Mail the OTCnet deposit ticket and foreign check to:

Bank of America
Foreign Transit Items
GA 4-004-02-02
6000 Feldwood Road
College Park, GA 30349

The exchange rate and USD conversion amount will be determined and entered into OTCnet by the financial agent. The financial agent will confirm the deposit in OTCnet, and field #4 (Amount) on the OTCnet deposit ticket will be populated.

6040.20—Foreign Checks Not Listed

Foreign checks not listed on the foreign check tradable currency list (Section 6065) will be treated as collection items. Collection items are forwarded to the foreign banks that the checks are drawn on for clearance, prior to credit being granted. This collection process takes approximately six to eight weeks to complete.

The agency depositor will:

1. Log into OTCnet Deposit Processing;
2. Create a deposit for a foreign check item;
3. Select the appropriate currency code (under Foreign Currency Information);
4. Enter the foreign currency amount (under Foreign Currency Information); and
5. Mail the OTCnet deposit ticket and foreign check to:

Bank of America
Foreign Clean Collections
GA 4-004-02-02
6000 Feldwood Road
College Park, GA 30349

Once the check item clears, the financial agent will enter the USD equivalent

amount and confirm the deposit in OTCnet.

Cash letter items and collection items can both be mailed in the same envelope to the same address. However, cash letter and collection items must have separately created OTCnet deposit tickets (i.e., vouchers). They cannot be listed on the same voucher.

Section 6045—Deposit Foreign Checks Payable in U.S. Dollars

Foreign checks drawn on Canadian and specific United Kingdom (UK) clearing banks (subsections 6065.10 and 6065.20), payable in U.S. dollars, will be processed as foreign check items (subsection 6040.10) in OTCnet. The agency depositor must select the currency code for United States (i.e., USD).

Foreign checks drawn on foreign banks outside of Canada and the UK, payable in U.S. dollars, will be processed as collection items (subsection 6040.20) in OTCnet.

Checks drawn on foreign banks made payable through a bank in the U.S. or reflecting a consecutive 9-digit routing number will be processed in the same manner as checks in U.S. currency.

Section 6050—Return Items and Collection Charges

The depositary will reprocess all items over \$200 not successfully cleared on initial presentation, unless the item is ineligible (subsection 6025.30).

Eligible return items are reprocessed as collection items and will be subject to a six to eight week processing period. In such cases, the Federal agency will receive a notice and the check.

If a foreign check is returned for any reason, the financial agent will use the Returned Item Adjustment in OTCnet. The amount of the debit will equal the credit that was given to the agency because the exchange rate applied when the item is returned will be the same exchange rate applied when provisional credit was given. The Federal agency will receive a copy of the debit advice along with the foreign check.

Federal agencies may incur foreign collection charges or bank fees that are deducted from the proceeds by the foreign bank, prior to the settlement of the credit. Foreign collection fees (usual and customary fees) assessed after credit has been given in OTCnet may be charged back to the Federal agency upon notification from the Fiscal Service. Federal agencies may wish to consider setting higher minimum check limitations because of these substantial charges associated with foreign checks.

Section 6055—Deposit Foreign Currency

6055.10—Foreign Currency Listed

Separate deposits must be created in OTCnet for each type of foreign currency.

The agency depositor will:

1. Log into OTCnet Deposit Processing;
2. Create a deposit for foreign currency;
3. Select the appropriate currency code (under Foreign Currency Information);
4. Enter the foreign currency amount (under Foreign Currency Information); and
5. Mail the OTCnet deposit ticket and foreign currency, **if under \$5000.00 (5K) USD value**, by registered mail, to:

Bank of America GBN-LA
Mail Code: CA9-924-01-11
2706 Media Center Drive
Los Angeles, CA 90065-1733

6055.20—Foreign Currency Not Listed

The agency depositor will:

1. Log into OTCnet Deposit Processing;
2. Create a deposit for foreign currency;
3. Select the appropriate currency code (under Foreign Currency Information);
4. Enter the foreign currency amount (under Foreign Currency Information);
5. Mail the OTCnet deposit ticket and foreign currency, if under 5K USD value, by registered mail to:

Bank of America GBN-LA
Mail Code: CA9-924-01-11
2706 Media Center Drive
Los Angeles, CA 90065-1733

Once the currency clears, the financial agent will enter the USD equivalent amount and confirm the deposit in OTCnet.

6055.30—Foreign Currency Over 5K USD Value

If the foreign currency deposit is over 5K USD value, OTCnet will prompt the agency depositor to call the financial agent's Banknote Trading Desk for an armored courier pick up. The foreign currency deposits will be delivered to a specific location of the financial agent (see Contacts).

The agency depositor must confirm the legitimacy of the armored courier prior to releasing the foreign currency deposit. Once the deposit has been picked up and signed for by the financial agent's armored courier, responsibility and

liability of the deposit transfers to the TGA bank. The armored courier acts as the agent of the financial institution, not the Federal agency.

6055.40—Place Orders to Sell Foreign Currency Banknotes

Federal agencies may place orders to sell banknotes and selected coins in OTCnet to the financial agent. The agency depositor will communicate the appropriate instructions to the financial agent, who will receive the information in OTCnet and act upon it.

Federal agencies will send the shipment of foreign currency banknotes to the financial agent in the same manner as foreign currency deposits for under and over 5K USD (subsections 6055.10 and 6055.30).

Section 6060—Deposit Corrections

If a Federal agency discovers an error after the deposit was submitted for confirmation in OTCnet, the agency depositor should call the Foreign Currency Customer Service desk (see Contacts) and/or request from the Fiscal Service OTC Customer Support the appropriate ACR Form to initiate the correction or adjustment.

Section 6065—List of Currencies

6065.10—Foreign Check Tradable Currencies

Country	Currency	Currence Code
	Australian	
Australia	Dollar	AUD
Austria	Euro	EUR
Belgium	Euro	EUR
Canada	Canadian Dollar	CAD
Denmark	Danish Kroner	DKK
European Community	Euro	EUR
Finland	Euro	EUR
France	Euro	EUR
Germany	Euro	EUR
Greece	Euro	EUR

	Hong Kong	
Hong Kong	Dollar	HKD
Ireland	Euro	EUR
Italy*	Euro	EUR
Japan	Yen	JPY
Mexico	Pesos	MXN
	New Zealand	
New Zealand	Dollar	NZD
	Norwegian	
Norway	Kroner	NOK
Portugal	Euro	EUR
	Saudi Arabian	
Saudi Arabia	Riyal	SAR
Scotland	Pound Sterling	GBP
	Singapore	
Singapore*	Dollar	SGD
Spain	Euro	EUR
Sweden	Swedish Kronor	SEK
Switzerland	Swiss Franc	CHF
Tahiti/French Polynesia	CFP Franc	XPF
United Arab Emirates	Dirham	AED
United Kingdom	Pound Sterling	GBP
United States*	US Dollar	USD

LIMITATIONS and EXCEPTIONS:

- * Italy: Checks \$1,000.00 or higher must have an endorsement "Non-transferable."
- * Singapore: Non-transferable items must be processed on a collection basis.

* United States: Only USD items drawn on a Canadian Bank or specific UK Clearing Bank can be processed as a cash letter item.

All other USD items drawn on foreign banks in other countries are to be processed as collection items (subsection 6040.20).

6065.20—United Kingdom Clearing Banks

Items must be drawn on the eligible banks listed below:

ABC International Bank plc	Fibi Bank (UK) LTD
Adam And Company plc	Fortis Bank NV (Formerly Mees Pierson & Generale Bank)
Allied Irish Bank	Ghana International Bank plc
Alpha Bank London LTD	Girobank plc
Anz Banking Group Ltd (But Not Anz Grindlays)	Hamburgische Landesbank Girozentrale
Banco Do Brasil S.A.	Hanil Bank
Bangkok Bank Public Company LTD	Hoare (C) & Co
Bank Leumi (UK) plc	HSBC Bank plc
Bank Of America NT & SA	Ing Bank N.V.
Bank Of Ireland	Lloyds TSB Bank plc
Bank Of Montreal	Mellon Bank NA
Bank Of Montreal Europe LTD	Mizuho Corporate Bank
Bank Of New York	Morgan Grenfell & Co LTD
Bank Of Scotland	National Bank Of Egypt International LTD
Banque Nationale de Paris plc	National Bank Of Greece SA
Barclays Bank plc	NatWest Bank plc
Barclays Private Bank LTD	Nedcor Bank LTD
Bayerische Hypo Und Vereinsbank AG	Northern Trust Company

BFG Bank AG

Rabobank

British Arab Commercial Bank LTD Riggs Bank Europe LTD

Brown, Shipley & Co LTD Riyad Bank

Bsi-Banca Della Svizzera Italiana Royal Bank Of Canada

Butterfield Bank (UK) LTD Royal Bank Of Canada Europe LTD

Charterhouse Bank Limited Silicon Valley Bank London

Chase Manhattan Bank N.A. Societe Generale

Citibank N.A. Standard Chartered Bank

Clydesdale Bank plc Svenska Handelsbanken

Co-Operative Bank plc Swiss Bank Corporation

Coutts And Co T.C. Ziraat Bankasi

Credit Lyonnais The Royal Bank Of Scotland plc

Den Danske Bank Aktieselskab Union Bank Of Nigeria LTD

Deutsche Bank AG United Overseas Bank LTD

EFG Eurobank Ergasias Wachovia Bank NA

Erste Bank Der Oesterreichischen
Sparkassen AG**6065.30—Foreign Currency**

Country	Currency	Currency Code
Argentina	Argentina Peso	ARS
Aruba	Aruba Florin	AWG
Australia	Australian Dollar	AUD
Austria	Euro/Austr Schilling	EUR/ATS

Bahamas	Bahamas Dollar	BSD
Bahrain	Bahrain Dinar	BHD
Barbados	Barbados Dollar	BBD
Belgium	Euro/Belgian Franc	EUR/BEF
Belize	Belize Dollar	BZD
Bermuda	Bermuda Dollar	BMD
Bolivia	Bolivian Boliviano	BOB
Brazil	Brazilian Real	BRL
Brunei	Brunei Dollar	BND
Canada	Canadian Dollar- Coin	CAC
Canada	Canadian Dollar	CAD
Cayman Islands	Cayman Islands Dollar	KYD
Chile	Chilean Peso	CLP
China	China Renminbi/Yuan	CNY
Colombia	Colombian Peso	COP
Communaute Financiere Africaine (BCEAO)	CFA Franc- Western African	XOF
Communaute Financiere Africaine (BEAC)	CFA Franc- Central African	XAF
Comptoirs Francais du Pacifique	CFP Franc	XPF
Costa Rica	Costa Rican Colon	CRC
Croatia	Croatian Kuna	HRK
Cyprus	Euro/Pound	EUR/CYP
Czech Republic	Czech Korunas	CZK

Denmark	Danish Krone	DKK
Dominica Republic	Dominican Peso	DOP
East Caribbean	East Caribbean Dollar	XCD
Egypt	Egyptian Pound	EGP
Estonia	Estonian Kroon	EEK
Euro Member Countries	Euro-Coin	EUC
Euro Member Countries	Euro	EUR
Fiji	Fiji Dollar	FJD
Finland	Euro/Pound	EUR/CYP
France	Euro/Franc	EUR/FRF
Germany	Euro/Deutsche Mark	EUR/DEM
Gibraltar	Gibraltar Pound	GIP
Greece	Euro/Drachma	EUR/GRD
Guatemala	Guatemalan Quetzal	GTQ
Guernsey	Guernsey Pound	GUP
Honduras	Honduras Lempira	HNL
Hong Kong	Hong Kong Dollar	HKD
Hungary	Hungary Forints	HUF
Iceland	Icelandic Krona	ISK
India	Indian Rupee	INR
Indonesia	Indonesian Rupiah	IDR
Ireland	Euro/Pound	EUR/IEP
Isle of Man Pound	Isle of Man Pound	IMP
Israel	Israeli Shequel New	ILS

Italy	Euro/Lira	EUR/Lira
Jamaica	Jamaica Dollar	JMD
Japan	Japanese Yen	JPY
Jersey	Jersey Pound	JEP
Jordan	Jordan Dinar	JOD
Kenya	Kenyan Shilling	KES
Korea - South	Korean Won	KRW
Kuwait	Kuwaiti Dinar	KWD
Latvia	Euro/Latvian Lats	EUR/LVL
Lebanon	Lebanese Pound	LBP
Lithuania	Lithuanian Litas	LTL
Luxemburg	Euro/Luxemburg Franc	EUR/LUF
Malaysia	Malaysia Ringgit	MYR
Malta	Euro/Maltese Lira	EUR/MTL
Mauritius	Mauritius Rupee	MUR
Mexico	Mexican Peso - Coin	MXC
Mexico	Mexican Peso	MXN
Morocco	Moroccan Dirham	MAD
Nepal	Nepal Rupee	NPR
Netherlands	Antilles Guilder	ANG
Netherlands	Euro/Florin	EUR/NLG
New Zealand	New Zealand Dollar	NZD
Nicaragua	Nicaragua Cordo	NIO
Norway	Norwegian Krone	NOK

Oman	Oman Rials	OMR
Pakistan	Pakistan Rupee	PKR
Papua New Guinea	Papua New Guinean Kina	PGK
Paraguay	Paraguay Guarani	PYG
Peru	Peru Nuevo Sol	PEN
Philippines	Philippine Peso	PHP
Poland	Poland Zloty	PLN
Portugal	Euro/Portuguese Escudo	EUR/PTE
Qatar	Qatar Riyal	QAR
Romania	New Romania Leu	RON
Russia	Russian Ruble	RUB
Saudi Arabia	Saudi Riyal	SAR
Scotland	Scottish Pound	SCO
Singapore	Singapore Dollar	SGD
Slovakia	Euro/Slovak Krona	EUR/SKK
Slovenia	Euro/Slovenia Tolars	EUR/SIT
South Africa	South African Rand	ZAR
Spain	Euro/Spanish Peseta	EUR/ESP
Sri Lanka	Sri Lanka Rupee	LKR
Sweden	Swedish Krona	SEK
Switzerland	Swiss Franc	CHF
Taiwan	Taiwan Dollar New	TWD
Tanzania	Tanzania Shilling	TZS

Thailand	Thailand Baht	THB
Tonga	Tonga Pa'anga	TOP
Trinidad and Tobago	Trinidad and Tobago Dollar	TTD
Tunisia	Tunisian Dinar	TND
Turkey	Turkish Lira-Old	TRL
Turkey	Turkish Lira-New	TRY
Ukraine	Ukraine Hryvnia	UAH
United Arab Emirates	UAE Dirham	AED
United Kingdom	British Pound Sterling-Coin	GBC
United Kingdom	British Pound Sterling	GBP
Uruguay	Uruguay N Peso	UYU
US	US Dollar-Coin	USC
US	US Dollar	USD
Vanuatu	Vanuatu Vatu	VUV
Vietnam	Vietnam Dong	VND
Western Samoa	Western Samoa Tala	WST

CONTACTS

Send foreign check items to:

Bank of America
 Foreign Transit Items
 GA 4-004-02-02
 6000 Feldwood Road
 College Park, GA 30349

Send foreign currency under \$5K USD value, by registered mail, to:

Bank of America GBN-LA
Mail Code: CA 9-924-01-11
2706 Media Center Drive
Los Angeles, CA 90065-1733

Call the financial agent's Banknote Trading Desk for foreign currency over \$5K USD value:

Telephone: 1-800-387-1012

The foreign currency deposits over 5K USD value will be delivered by armored courier to:

Bank of America GBN-LA
Mail Code: CA 9-924-01-11
2706 Media Center Drive
Los Angeles, CA 90065-1733

Direct inquiries concerning foreign currency issues or concerns with specific transactions to:

Foreign Currency Customer Service
Telephone: 1-800-268-8144
Email: dg.bn_desk@bankofamerica.com

Direct inquiries concerning foreign check deposit setup to:

Karen Dolores
Telephone: 888-715-1000, ext. 21600
Email: DedicatedService101@bankofamerica.com

Direct inquiries concerning foreign check concerns with specific transactions to:

Bank of America
Foreign Transit Items
GA 4-004-02-02
6000 Feldwood Road
College Park, GA 30349

Direct inquiries concerning the ACR Form to:

OTC Customer Support
Telephone: 1-866-945-7920
Email: fms.otcchannel@citi.com

Direct inquiries concerning the placing of orders to sell banknotes to:

Bank of America Global Foreign Exchange

Telephone: 1-800-523-7860

Website: <https://www.bankofamerica.com/foreign-exchange/foreign-currency-exchange.go>

Direct general inquiries concerning this chapter to:

Over The Counter Division

TGA Program

Telephone: 202-874-7132

Email: tamara.whitaker@fiscal.treasury.gov

or

Federal Reserve Bank of St. Louis

OTC Support Team

Telephone: 1-866-771-1842